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ABSTRACT

This booklet is written especially for students who are considering leaving their home countries to enter a college or university in the United States for a period of study. Its purpose is to provide these students with information about the costs of study in the United States, what responsibilities they will be expected to assume in meeting these costs, what help may be available from other sources, and how they should plan for the financial aspect of their visit to the United States. Included is information on the following: (1) application and testing fees, (2) travel, (3) tuition, (4) housing, (5) expenses for married students and their dependents, (6) medical services and health insurance, (7) clothing, (8) orientation and English language programs, (9) sightseeing, (10) owning and operating a motor vehicle, (11) kinds of financial aid available to foreign students, (12) grants from the students own government, (13) awards from the United States government, (14) the African-American Institute, (15) various foreign association scholarships, and (16) emergencies and other considerations. (Author/KJ)

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Financial Planning for Study in the United States

A Guide for Students from Other Countries

College Entrance Examination Board

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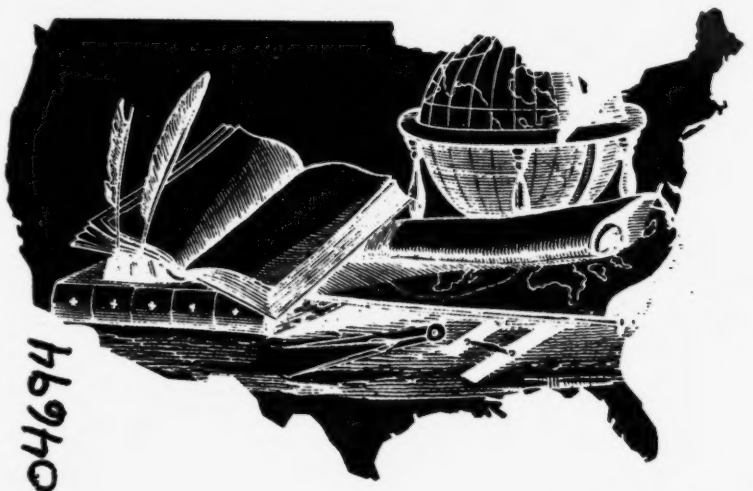

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W. Bradford Craig, Director, Student Services, Princeton University, *Chairman*
Marvin J. Baron, Assistant Dean of Students and Assistant Foreign Student Adviser, University of California at Berkeley
Eugene R. Chamberlain, Adviser to Foreign Students; Associate Director of Admissions, Massachusetts Institute of Technology
Frank J. Dowd Jr., Vice President, Lincoln University
Richard Dremuk, Assistant University Dean, Graduate and Foreign Admissions, University of Illinois
Stirling L. Huntley, Associate Director of Admissions; Director of Transfer and Graduate Admissions, Stanford University
Cassandra A. Pyle, Foreign Student Admissions Officer, University of Chicago
Robert A. Schuiteman, Associate Director of Admissions and Associate Foreign Students Adviser, Massachusetts Institute of Technology
Joel B. Slocum, Foreign Admissions Counselor, Columbia University
Charles D. O'Connell Jr., Dean of Students, University of Chicago, *ex officio*

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Introduction

This booklet is written especially for students who are considering leaving their home countries to enter a college or university in the United States for a period of study. Its purpose is to provide these students with information about the costs of study in the United States, what responsibilities they will be expected to assume in meeting these costs, what help may be available from other sources, and how they should plan for the financial aspect of their visit to the United States. Foreign students report that obtaining financial support is the greatest problem they encounter during their stay in the United States.

Unlike university systems in many countries abroad, the costs of operating the United States college or university are generally paid for only partly, if at all, by government funds. Most United States colleges and universities get the largest part of their operating funds from the tuition and fees charged to students. Students are also expected to have their own funds for their living expenses and for the purchase of books. Even for American students, the expense involved in going to college or university is heavy—and it is growing year by year.

Nevertheless it is a national purpose in the United States to make higher education available to as many qualified American students as possible without regard to how much money they or their families may have. American students entering colleges or universities from their secondary schools for "undergraduate programs," as they are known in the United States, are generally expected to pay for as much of the costs of their education as they and their families can afford. Almost all financial aid to undergraduate students, regardless of academic achievements, is thus based on the principle of *need*. Fair judgments about how much financial assistance is needed in each individual case are based on accurate statements of student and family income

and assets. Using this information, college and university officials determine what contribution is expected of the student and his family, and what outside financial assistance is necessary.

When a student has completed his undergraduate program and received his bachelor's degree, he is usually about 21 years of age and a responsible person in the eyes of the law and the academic community. To continue his studies at the graduate level for an academic or professional degree, he is expected to maintain himself and to pay the tuition charges of the institution. Financial assistance awarded at this level is not generally given on the basis of need, but rather on the basis of academic achievement. Graduate and professional schools look for students of demonstrated academic ability and promise. If a student has these qualities, he may be given a fellowship or an assistantship that covers all or a part of his study expenses.

Large amounts of federal and state government money are used to provide scholarships and loans to undergraduate students who need financial assistance. At the graduate level, opportunities have been greatly increased through the establishment of government-financed fellowship programs. Students outside the United States should note, however, that these forms of government financial aid to students are restricted almost exclusively to citizens of the United States and not available to foreign students.

To obtain a student visa to enter the United States, an applicant must prove that he has the funds necessary to pay his entire expenses for one year of study in the United States. Most students coming to the United States intend to remain for longer than one year. They usually expect to get a degree from a United States institution, which ordinarily requires several years. No student should assume, unless he has been so advised by his admitting institution or by another financial sponsor, that he can expect funds

to be readily available for study beyond one year. Such an assumption can and often has led to hardship and disappointment for foreign students. A foreign student who has not carefully anticipated and reasonably provided for his expenses throughout the entire term of his intended stay in the United States gravely risks jeopardizing everything in what should be for him a great experience and an exciting adventure.

Study in the United States is often the costliest way for students from other countries to continue their education. Some foreign students who come to the United States have all or most of their expenses paid for through a scholarship or an award of some kind. Most, however, have to assume a financial responsibility of their own. For these it is important to consider the alternatives. It may be preferable for them, for example, to complete at least their first university degrees in their home countries, where the cost is easier to meet, and to look to the United States perhaps for graduate study.

This booklet contains the advice of those officials at United States colleges and universities who are concerned with foreign students and their financial needs. It also includes some suggestions that foreign students already in the United States believe would be helpful to those who are planning to come here to study. The colleges and universities to which students apply will have additional specific information about the costs of study at their institutions. A thoughtful review of this information and advice is recommended. Good financial planning will greatly improve prospects for a rewarding experience in the United States.

Readers are cautioned that in the paragraphs that follow, many costs are listed that may have changed since this booklet was prepared.

Higher Education in the United States

In the United States there are more than 2,000 institutions of higher, or postsecondary, education offering a great variety of academic programs. Programs may be described in terms of degrees or diplomas obtainable, and in terms of the types of institutions that offer them. It is assumed that applicants will consult other, more detailed sources of information about institutions and their programs. Only enough information is provided here to serve as a basis for a discussion of costs and financial aid.

The following degrees may be earned at institutions of higher education in the United States.

Associate degrees (A.A., A.S.): two-year degrees in arts (the humanities and social sciences), sciences, and technical fields. These degrees may be terminal, or they may lead to a four-year bachelor's degree (see below). Associate degrees are offered by junior colleges, two-year colleges that may be independent or affiliated with a larger institution, such as a university.

Bachelor's degrees (B.A., B.S.): four-year degrees in arts, sciences, and technical and professional fields. It should be noted that a bachelor's degree in architecture almost always requires a total of at least five, and more often six or seven years, and that the bachelor's degree in law (L.L.B.) is actually a professional degree acquired after three years of study following a previously earned B.A. or B.S.

Four-year bachelor's degrees are offered by independent colleges and by colleges that are part of a larger university or institute. All programs up to the level of a bachelor's degree are known as undergraduate programs. Graduate programs—those requiring the bachelor's degree for admission—are described below.

Master's degree programs (M.A., M.S., M.B.A.): one- to two-year programs in arts, sciences, and technical and professional fields, offered usually by a graduate school or a professional school of a university or institute.

Doctor's degree programs (PH.D., SC.D., ED.D., M.D., D.D.S., V.M.D.): advanced, specialized programs that usually require at least three years of study beyond a master's degree, or four years beyond the bachelor's degree. Doctor's degrees are awarded by universities and institutions in arts, sciences, and technical and professional fields.

In addition to the above degree programs, there are specialized institutes, usually of a technical nature, that offer programs of less than four years (usually two to three years) leading to a certificate or diploma.

The institutions described above may be either private or public. Private institutions are independently incorporated and tend to be more expensive than publicly supported institutions. Nevertheless, there are substantial differences in costs among private institutions. Public institutions are under the jurisdiction of either state or municipal governments, not the United States government. Although public institutions receive funds from state or local taxes, they are free to decide their own academic policies, curriculums, and standards. There is a wide range of costs among public institutions throughout the country. Minimum charges are usually found in public junior colleges and state colleges, but there are many exceptions to this generalization.

Costs of Studying in the United States

Before Departure

Application and Testing Fees

The first expenses a foreign applicant is likely to meet are the fees for his application for admission to a United States institution and for some kind of test that he takes in his homeland. Application fees of $5 to $20, usually nonrefundable, are charged by many institutions. Some institutions do not require foreign applicants to pay the fee, and others collect the fee only from admitted foreign students after they arrive at the institution.

The tests required by United States institutions may include aptitude tests, which measure a person's ability to study on a university level; achievement tests, which measure what he has already learned; and English proficiency tests, which measure his knowledge of the English language. In their application materials, institutions specify which tests, if any, they require, and give information about how to make arrangements for taking them. Such required tests are given throughout the world, several times a year, and the average cost is $5 to $15.

Travel

Travel to and from the United States is a major cost item, except for those living in a bordering country. Below are listed some approximate plane fares, round trip (going and returning), at the "tourist" or economy rate:

Nairobi-New York	$1,050
Rio de Janeiro-New York	630
Vienna-New York	525
Calcutta-Los Angeles	1,150
Hong Kong-Los Angeles	900
Sydney-Los Angeles	1,000

Students wishing to travel by ocean liner should consult a local travel agent, since fares vary widely according to the size of the ship and

the type of accommodation. The Council on International Educational Exchange in New York charters modern passenger liners especially for students going to the United States and returning to their homelands. The trans-Atlantic fare is a little more than $300 round trip. A pamphlet listing facts and dates of sailings can be obtained from the Council's offices: 777 United Nations Plaza, New York, New York 10017; 49 rue Pierre Charron, Paris 8, France; or 39, Ichigaya Hommura-cho, Shinjuka-ku, Tokyo, Japan. American Youth Hostels, Inc., 20 West 17 Street, New York, New York 10011, can secure inexpensive steamship accommodations on trans-Atlantic student ships for its members. (See page 29 for details on AYH membership.)

Within the United States bus transportation is the most economical form of travel. By rail and air there are two basic rates: first class and tourist (coach or economy) class. Tourist class is used by the majority of Americans. Approximate costs for a round-trip ticket from the East Coast of the United States to the West Coast are as follows:

Bus	$150
Rail coach	185
Rail first class	270
Air coach	300
Air first class	340

For visitors to the United States there is a special bus fare of $99, for which one can travel anywhere in the country for 99 days after his arrival. Tickets must be purchased before arrival in the United States.

When traveling by air, passengers are allowed stopovers within the United States at no extra charge. A student planning to travel by plane from his point of entry in the United States to his chosen institution should purchase his ticket for this part of his trip before he leaves home; he will save 5 percent tax.

Educational institutions in the United States almost never award travel grants. In some foreign countries a limited number of grants are provided by the United States government, usually for graduate students. Inquiries about eligibility for grants may be made at the nearest United States government information center.

During his stay in the United States a foreign student should keep his return fare available at all times in case of sickness, accident, family crisis, or other emergency.

After Arrival in the United States

Major Expenses

Tuition and Fees. Tuition is the basic charge for instruction. Private institutions have standard tuition charges for all students. Public colleges and universities have two rates: one for students legally residents of the state in which the institution is located, and another for "nonresidents," or out-of-state students. Tuition for nonresidents is higher. Students from abroad are almost always subject to nonresident tuition rates, and therefore when they read the information bulletins of public institutions, they should note the figures for nonresident tuition or out-of-state fees.

Tuition expenses are listed in various ways in college and university bulletins and information brochures: for the academic year (the usual 9-month period, September to June); for the semester (there are 2 semesters in the academic year); for the quarter (there are 3 quarters in the academic year); or for the summer, June to August (usually a 6-week session, but it may vary from 3 to 12 weeks). To avoid miscalculations, students should note the period that the charge covers and be certain that they account for the complete academic year. Expenses are always indicated as "subject to change without notice." The tuition amounts listed are for a full

academic schedule of study. United States immigration regulations require foreign students to carry a full academic program as determined by the individual institution.

Nonresident tuition in public institutions ranges from $400 to $1,200. Most private institutions charge from $600 to $2,000. Representative charges may be noted in the sample budgets on page 26.

Fees, as a term coupled with tuition, denotes a number of small costs related to institutional services not included in the basic tuition. Each institution has its own particular types of fees.

There may be a matriculation fee, an admission fee, or a registration fee. Some institutions charge a general or incidental fee, which helps pay for libraries, administrative costs, infirmaries and clinics, recreational facilities, and laboratory equipment. Laboratory fees may be charged separately; they cover breakage of equipment, and are frequently refunded at the year's end, provided no breakage has occurred.

There may be special athletic fees, a gymnasium fee, fees for membership in a student union or in an associated students' organization. Extra fees in law, medicine, dentistry, optometry, and other professional fields may be charged. For music students, fees are charged for the use of pianos, organs, and practice rooms. Fees may be charged for final examinations taken at other than regularly scheduled times. Compulsory health insurance fees required by many institutions are described later in this booklet under "Medical Services and Health Insurance," on pages 20-22.

The total amount of these fees charged in addition to tuition may amount to several hundred dollars. Because fees vary greatly in different colleges and universities, no detailed estimates are given here, and foreign students should consult the bulletins of individual institutions.

Tuition and fees must usually be paid in full

at the time of registration, or enrollment, for the semester or quarter. Some institutions, however, allow for payment in installments; typically, an initial payment of about one-third and an additional small service charge are required, and two more payments must be made during the semester or quarter. Unless installment payments can be arranged before the time of registration, it is necessary to have sufficient funds available at the beginning of each semester or quarter to pay tuition and fees, as well as to buy books and supplies (see page 26 for estimates of expenses). A penalty charge of $5 to $10 is usually made if payment is late. In no case is a student permitted to register for the next semester or quarter until the previous semester or quarter's tuition and fees have been paid. Plans should be made through the student's government and home bank to insure the transfer of funds in time for registration.

Housing and Food. The cost of living is extremely high in the United States. Foreign students in the United States frequently comment that it is difficult for those abroad to understand how large an amount of money is necessary for housing and food. Costs vary somewhat according to the location of the institution. Generally, expenses are lower in small cities, towns, and rural areas than in large cities. Even within big cities, however, there are differences in cost levels in different areas.

The following information applies only to single students. Married students should consult "Expenses for Married Students and Their Dependents" on pages 18-20.

Most institutions have housing offices that provide information about room and board (housing and food). Housing may be available either on or off the campus. Some urban institutions do not offer on-campus housing since there are so many living facilities nearby.

On-campus housing may be available in dor-

mitories; "cooperatives" (explained below); or quarters for graduate students (single or married). On-campus housing usually must be reserved in advance because space is limited. At some colleges and universities, undergraduate students are expected to live in a campus dormitory during their first year of study.

Campus dormitory rooms are furnished, at least with bed, bureau (chest of drawers), and desk. Students are sometimes required to provide blankets, sheets, and study lamps at their own expense. Dormitory occupants are generally expected to eat in their residence hall or in a campus dining hall. Rates for "room and board" are planned accordingly. If the campus dining hall closes on Sundays, a student must have enough money to pay for meals at a restaurant. During the holiday periods of the academic year, many residence and dining halls are closed. A student must plan for the extra expense of meals and housing off the campus during these periods. (See also "Holiday Expenses" on page 24.)

Students living in "cooperatives" do light housekeeping and help to prepare and serve their meals, thus reducing room and board expenses. Residents in "cooperatives" may be expected to provide some of their room furnishings, bedding, and linen.

Campus quarters for graduate students usually have basic furniture; many have kitchen facilities. Occupants may have to provide bedding, linen, and cooking and eating utensils. If meals cannot be prepared in their residence halls, students may eat in the campus cafeteria or dining hall.

Some fraternities (men's living groups) may invite undergraduate foreign students to join their societies. Then the foreign students may live and eat in the fraternity house. On some campuses there are individual clubs that provide meals; foreign students may be offered membership in such organizations.

Because living costs vary so much, only approximate figures can be given. In smaller cities or rural areas, living expenses on the campus might be as low as $650 per academic year. At both public and private institutions in metropolitan areas, the cost of housing and food ranges from $1,000 to $1,200.

In information brochures, some colleges or universities give estimates for living expenses on the campus for the 9-month academic year; others give estimated expenses for the full year. In planning their budgets, students should note whether the institution gives expenses for a 9-month or a 12-month period and make their computations accordingly.

Off-campus housing may be found in private homes, furnished rooms, or furnished or unfurnished apartments. A housing office at the college or university usually has a list of approved private homes in which rooms may be found. Bed linen and towels are provided. Generally, meals are not offered. Rooms without meals range from $30 to $90 a month.

Furnished rooms or apartments in private off-campus buildings vary greatly in price according to location and quality. In such accommodations the student may be required to pay for the telephone and such services as electricity and gas for cooking. He must furnish bedding and linen, and in some cases cooking and eating utensils. Costs of single furnished rooms range from $40 to $60 a month in small towns and cities; prices are considerably higher in larger cities. Furnished apartments with living room, bedroom, kitchen, and bathroom rent from $75 to $175. Costs rise with each additional bedroom. If two or three students share a room or apartment, individual expenses may be reduced.

Rents for unfurnished apartments are less but buying furniture for an apartment is very costly. Furthermore, the resale value of furniture is very low. Renting an unfurnished apartment and

furnishing it is seldom recommended except for students who are planning to remain several years, or for graduate students who bring their families.

Students living off the campus may eat in campus dining halls at special rates. The cost of meals ranges from $400 to $700 for the nine-month academic year. Campus cafeterias are usually open weekdays for at least two meals a day.

Eating off the campus can be very expensive. The minimum cost per day is $2.50 to $4. A "tip" for services is always expected in a restaurant; 15-20 percent of the cost of the meal is customary.

Students who have special dietary preferences may want to live where cooking facilities are available. An individual who does his own cooking must expect to spend $50 to $75 a month for adequate meals. He should allow an additional amount for occasional restaurant meals.

In a few large cities there is an International House where foreign students live with American students. In an International House, room rates for a nine-month academic year range from $425 to $750. Meals average $3 a day. An application must be made in advance.

Payment in advance is required on all forms of housing. At some institutions, students may pay on-campus room and board fees in installments, but they must make the first payment as soon as they move in. Before their arrival on the campus, students may be required to pay a housing application fee ($10 to $50), as well as a room deposit, the amount of which is deducted from the first payment. Off-campus rents are due on a monthly basis. As soon as one moves into an apartment he must pay rent for the first month, plus an extra month's rent for "security" (a form of refundable deposit). Sufficient money must be available immediately on arrival to pay for living accommodations. If a student chooses off-campus housing, he must have additional funds for food

until he can open a checking account at a local bank.

Other Expenses

Expenses for Married Students and Their Dependents. A married student who plans to bring his family with him to the United States must make very careful plans for their support. Even if he receives a grant that covers his own expenses, he is not likely to receive extra money for his dependents—especially if the grant is from a college or a university.

Most institutions provide estimates of the amount of money necessary annually to support one or more dependents. These estimates must, of course, be added to the estimate of expenses for the student himself. Some institutions give an estimate of from $1,000 to $1,500 for each dependent; others, in smaller cities and towns, estimate $700 to $900. More detailed estimates may be given, such as $1,000 per year for a wife and $500 for each child. One public urban university gives the following graded estimates: wife, $1,350; first child, $600; second child, $500; third child, $400.

Such estimates do not provide a sufficiently detailed basis for sound planning, and the following points should therefore be considered carefully.

Married students who bring their families must plan with special care for the cost of housing and food. Suitable apartments may be very difficult to find and very expensive. Sometimes owners of homes and apartments will not rent to married couples with children. As noted on page 16, rent for a one-bedroom apartment (including also a living room, kitchen, and bathroom) ranges from $75 to $175 per month. Rent for a two-bedroom apartment is rarely lower than $150 per month, and is usually considerably higher.

Although some institutions have apartments for married students, these are almost always

limited in quantity and are filled very rapidly. Rates for such apartments range from $85 to $150 per month for a one-bedroom apartment. Rates for a two-bedroom apartment, if available, are considerably higher. A married foreign student should not plan on immediately obtaining an apartment maintained by a college or university. It is more realistic to expect to be on a waiting list for at least the first semester or quarter and possibly for the entire first year. Meanwhile other accommodations have to be obtained, perhaps at higher rates.

As for food, it is absolutely essential to understand that, contrary to the expectations of many newly married couples, two cannot live as cheaply as one. Although a single student buying his own food might expect to spend $50 to $75 per month (page 17), a couple should plan on $80 to $120. An additional amount should be allowed for each child.

Before leaving home, a married student who has a school-age child, or children, should inquire of his institution about school facilities. If free public education is not available near the institution, or if for some reason a nearby public school is not suitable, the cost of a private school must be considered. Expenses at a private school can range from $300 per child per year to as high as $1,500.

The cost of child care must also be considered if the student's wife expects to work (see page 44 for information regarding visa regulations that affect a wife's working). "Crêches" and other such inexpensive child-care centers are not common in the United States. It is necessary to pay for a "baby-sitter" who comes to the parents' home to take care of the child. Baby-sitters charge 50 cents to $1.50 per hour and the average charge is $1.

The cost of accident and health insurance is discussed on pages 20-22.

A married student should not bring his de-

pendents with him to the United States unless he is absolutely certain that he can provide adequately for them.

Books and Supplies. The cost of books and supplies ranges from $100 to $200 for a nine-month academic year. The total cost varies for graduate and undergraduate students and for different programs. In professional and technical fields, expenses are higher. In architecture and engineering programs, for example, a slide rule, drawing board, and instruments—costing from $40 to $75—will be required in addition to books. It is often the case that a student needs to spend more on books and supplies as he advances in his studies. It will probably be necessary for him to purchase a typewriter; a good portable model costs about $75 used or $100 to $125 new. This expense is of course additional to books and supplies.

Medical Services and Health Insurance. Most institutions provide some type of student health service. Usually a small yearly fee of $5 to $20 is automatically charged to each student. In large institutions this fee covers medical, surgical, and psychiatric consultation, x-ray and laboratory tests, and a limited number of days of bed care in an infirmary (after the specified number of days, a daily charge is made).

Medical services in the United States are not nationalized, and expenses are high. Average expenses are as follows:

Hospitalization: $40 a day for semiprivate room. This figure does not include expenses for physician's care, medication, and special services.
Physician's fees: $5-$10 for an office visit; specialist's fees: $15-$50
Minor surgery: $175-$250
Major surgery: $500 and up
Special nursing care: about $18 per eight-hour period

Most United States citizens plan for unforeseen emergencies caused by sickness, accident, or

death through the purchase of an "insurance policy." For a relatively small sum of money, paid periodically, part or full payment of medical and hospital expenses is guaranteed, although payment for office visits to a doctor is usually not included.

Many colleges and universities require a foreign student to carry insurance that will protect him from the time he leaves home until he returns. Some institutions recommend commercial accident and sickness policies; others offer their own insurance plans that supplement campus medical services. Some campus policies offer protection only during the 9-month academic year; many are in effect for the full 12 months. Charges for insurance range from $22 to $65 a year for a single student and approximately $66 to $95 for married couples. Couples who have children may purchase health and accident insurance for approximately $83 to $175. Since wives and children of foreign students are not usually allowed to use campus medical services, it is essential that dependents have adequate insurance policies. For both single and married students, policies should be obtained for the full calendar year.

Whether or not the institution requires it, a foreign student should protect himself from the high cost of medical services by means of insurance. Changes in climate and diet, the emotional strain of adapting to a new environment, new pressures in academic study, and the fast tempo of American life can occasionally affect one's health. Accident and health insurance is a necessity. Such insurance should not be purchased in one's home country, however. It is very unlikely that a foreign insurance policy would provide adequate coverage, in view of the high cost of medical services in the United States.

Students should note that there are usually some restrictions in insurance policies on the kinds and extent of services provided. A student

should plan to have additional personal funds for medical expenses not included in the payments of the insurance company. For instance, if his insurance policy provided for payment of surgical bills amounting to $150 and the surgeon's fee were $400, the student would be responsible for the additional $250. It is very important to understand the conditions of an insurance policy and the extent of coverage. Very few, if any, policies cover all expenses; some have a "deductible" provision, which means that the insurance company will pay only those costs which exceed a certain stated amount.

Health Expenses Not Covered by Medical Insurance. Medical insurance does not usually cover the following: (1) dental care and eye examinations and glasses; (2) mental and nervous disorders; (3) pregnancy and its complications. It is advisable to have all necessary dental and optical work done before coming to the United States. After a student arrives in the United States, he must pay all bills for these services from his own funds.

Married couples should make financial provision for possible maternity needs. Prenatal care, obstetric fees, and hospitalization may cost $350 or more.

Clothing. The type of clothing needed is usually described in an institution's information brochure. In many areas of the United States, temperatures range from quite cold (0° Fahrenheit, or −18° Centigrade) in winter (December, January, February) to warm and sometimes very hot (80° to 100° Fahrenheit, or 26° to 37° Centigrade) in summer (June, July, August).

In the Northern states extreme cold may last sometimes from November to March, and temperatures drop to many degrees below freezing during midwinter. Heavy winter clothes and warm overcoats are essential there. These garments are expensive; it is advisable to bring them from home, if possible. For the warmer climate in

Southern states, medium- and light-weight clothes are sufficient. Comfortable walking shoes, a topcoat (light overcoat), and a raincoat should always be part of one's wardrobe.

All types of clothing in a wide range of prices are available in a college or university community. If a student's funds are limited, however, it is better for him to bring as much clothing as possible from home. Price ranges for commonly required items of clothing are as follows:

Men		*Women*	
Shirt	$ 3 to $ 5	Blouse	$ 3 to $ 5
Trousers	8 to 20	Skirt	10 to 15
Jacket	25 to 50	Dress	15 to 25
Suit	50 to 75	Sweater	10 to 20
Sweater	10 to 20	Topcoat	30 to 50
Topcoat	30 to 50	Raincoat	15 to 25
Raincoat	15 to 25	Overcoat	50 to 100
Overcoat	50 to 100	Shoes	10 to 25
Shoes	15 to 25		

Clothing styles on American campuses are generally informal. Men usually wear sweaters or jackets, and trousers, and occasionally neckties; women wear blouses or sweaters and skirts, or simple dresses.

Incidental or Miscellaneous Expenses. In estimated budgets, institutions include a variety of personal expenses in "incidental" or "miscellaneous" expenses: laundry, dry cleaning, small articles of clothing, recreation, entertainment, stationery, and postage. Some institutions include expenses for holiday periods in this category. Excluding holiday expenses, personal items are likely to amount to approximately $500 for the academic year. Recreation and entertainment are matters of individual taste; spending depends on the size of one's allowance (entertainment is discussed further under "Additional, Optional Expenses," pages 27-28).

Applicants should review carefully the items

covered in the estimated budget prepared by an institution. Most foreign students comment that incidental expenses mount up quickly in the United States.

Holiday Expenses. The three major holiday periods in the academic year (Thanksgiving, Christmas, and Easter) and the time between terms total about four weeks. As previously indicated, on-campus housing and dining facilities may be closed during these periods. If this is the case, a student should plan on spending an additional $250 for housing and food during those periods ($125 to $150 for housing, $100 to $125 for meals).

Summer Expenses. The three-to-four month summer vacation time (June to September) requires special financial planning. Expenses for this period must be carefully foreseen and added to expenses for the academic year in order to give a realistic total figure for the calendar year.

Since study during the summer is usually not required, students have a choice of studying, working, or some leisure activity such as sightseeing. Whatever students choose to do during the summers their living expenses (housing, meals, and incidental expenses) will of course be a major cost item. Obviously it is less expensive for a student to stay at his own institution, if it is publicly supported and in a small town, than to go traveling or to attend summer courses at a large, private, urban university. As a general rule, a foreign student should expect to spend at least as much on monthly living expenses during the summer as he did during the academic year. If he leaves his institution for the summer, he should expect to spend more for housing and meals. To be on the safe side, he should allow $250 per month.

A student who wishes to continue his studies in the summer enrolls in a "summer session." Courses last from 3 to 12 weeks. Not all institutions offer summer courses. Small colleges usually

do not; large universities usually do. The cost of tuition and fees varies according to the kind of institution (public or private) and the number of courses taken: at a public institution, tuition and fees might total as little as $80, while at a private institution the figure can be as high as $600. Books and supplies vary in cost also, but the range is likely to be from $25 to $75.

A student who works during the summer (see page 43) may reasonably expect to offset some of his living expenses—if he is fortunate, perhaps all of them. It is impossible, however, to be certain in advance of obtaining either permission to work, or a job. Plans for the summer should therefore include enough money in reserve to pay all summer living expenses if necessary.

A discussion of summer travel may be found on pages 28-29.

Extra Expenses for Graduate Students. Candidates for master's and doctor's degrees must plan on certain extra expenses as they near the end of their study programs. Many universities charge an extra fee for graduate research instruction after required course work is completed; this fee may be several hundred dollars. Individual institutional bulletins should be consulted for details.

It is usually necessary for a graduate student to have his thesis or dissertation typed by a professional typist. Rates average $1 per page; a master's thesis may be 40 to 100 pages long, and a doctoral dissertation averages 250 pages.

Other expenses, amounting to perhaps $75, may result from requirements that the thesis or dissertation be microfilmed, published in abstracts, and bound.

Typical Expenses for a Nine-Month Academic Year

Table 1 lists the range of expenses that foreign students will encounter at privately and publicly

supported colleges and universities. For the publicly supported institutions, the tuition and fees indicated in the budget are nonresident rates, which apply to foreign students (see page 12).

In each case, the room and board rates are based on college or university housing facilities on the college or university campus and not on private housing. As is indicated on pages 16-17, students who choose to or must live in private housing will pay considerably more for housing than will those who live on the campus.

As shown in Table 1 there is little range in the cost of books, supplies, and incidental expenses. There is some range in room and board, and a great range in tuition and fees among both private and public institutions.

Table 1. Typical Expenses for a Nine-Month Academic Year

	Private College or University		
Categories of Expenses	*High Cost*	*Medium Cost*	*Low Cost*
Tuition and fees	$2,000	$1,400	$ 800
Room and board	1,200	1,000	750
Books and supplies . . .	200	150	100
Incidental expenses (laundry and cleaning, recreation, personal expenses)	500	500	400
	$3,800	$3,050	$2,050

	Public College or University		
	High Cost	*Medium Cost*	*Low Cost*
Tuition and fees	$1,000	$ 650	$ 400
Room and board	1,200	1,000	650
Books and supplies . . .	200	150	100
Incidental expenses (laundry and cleaning, recreation, personal expenses)	500	500	400
	$2,900	$2,300	$1,550

Additional, Optional Expenses

Orientation and English-Language Programs

If a foreign student can afford the expense, he can profit greatly from a summer orientation program or an English-language program, or both, before his studies begin. The host institution will be able to suggest a suitable program. For a student from a non-English-speaking country, this is one of the best ways to become familiar with American life and the English language. Scholarships may be available in special cases for such programs.

A foreign student may wish to apply for an American "home-stay" if he is able to come to the United States about a month before the start of his study program. Application for a home-stay is made through the Experiment in International Living, Putney, Vermont. If an applicant is accepted, the Experiment places him in an American home en route to or in the vicinity of his college or university. He will be treated as a member of the household, not as a guest. The family receives no payment; it opens its home to him as a gesture of international goodwill. The Experiment in International Living charges a fee of $47 per month for a home-stay. In some cases, a scholarship may be offered to pay this fee, or the fee may not be required.

Entertainment

Most institutions offer their students opportunities to attend public lectures, concerts, and plays on the campus either free or at reduced prices. Off the campus, very few student discounts are given on admission prices to performances, although they are sometimes available in cities.

In large cities a wide range of entertainment is available: symphonies, operas, theatrical performances, museums, and art galleries. Movies are the popular form of less expensive entertain-

ment for the American public. Prices at local movie theaters range from $1.25 to $2.50. Prices of admission to theatrical and musical performances are usually much higher because in the United States most performing companies receive no financial support from the government.

Holiday and Summer Sightseeing

During holiday and summer vacation periods students can travel and sightsee in the United States. (Approximate transportation costs are listed under "Travel," page 11.) Information about free local trips planned for foreign students by various agencies interested in international education may be obtained from the foreign-student adviser (an official of a college or university who is especially concerned with counseling foreign students).

Ventures of International Students in Transit (VISIT), sponsored by the International Student Service, offers a program of tourism with an educational purpose. Students stay in American homes during their trips, and the host families show their visitors local landmarks. Information can be obtained from the New York office of VISIT, 291 Broadway, New York, New York 10007.

A foreign student can be assured of an economical way of seeing the United States by joining student tours or commercial sightseeing tours. Students who travel independently will find lodging and meals expensive. In many cities, low-cost rooms, meals, and recreational facilities are available at the Young Men's Christian Association (YMCA) or Young Women's Christian Association (YWCA). No religious affiliation is required. Cafeteria meals are available.

"Hosteling"—traveling by bicycle, canoe, skiis, horseback, or on foot, and using youth hostels for simple overnight sleeping accommodations—is possible through membership in the American

Youth Hostels, Inc., 20 West 17 Street, New York, New York 10011. Hostels are located in the New England, Middle Atlantic, Great Lakes, and West Coast states, usually in scenic, historic, and recreational areas, but also in cities. "Hostels" may be in a school, camp, church, student house, mountain lodge, community center, farm house, or a special facility for overnight accommodations, but they are most commonly in private homes. Inexpensive overnight fees, which may change from time to time but average about $1 to $2, must be paid for each overnight stay. For citizens of countries other than the United States, individual "passes" (membership cards), valid in 41 countries, cost $3.50 for either a Senior Youth Pass (18 to 20 years) or an Adult Pass (21 years and older).

Owning and Operating a Motor Vehicle

Owning and operating a motor vehicle in the United States is very expensive. If a student finds himself in a special situation in which he needs an automobile for everyday transportation, he should seek expert advice. It should be remembered, however, that for most students, including Americans, an automobile is a luxury item. A student who purchases an automobile for any reason other than necessity cannot expect sympathetic consideration of a request for financial aid, should the occasion for such a request arise.

Since a foreign student needs an automobile for only a limited time, he should buy a used one. The resale value of a new car is very low. The best guarantee of a good purchase of a used car is to trade with a dealer known by Americans to be reliable and to have the automobile carefully examined, before purchase, by a good mechanic who does not work for the dealer.

If an automobile cannot be paid for in full at the time of purchase, it may be bought on the "installment" plan. This plan requires an initial

or "down" payment, followed by monthly payments until the purchase price is met. It is a very expensive way to purchase an automobile, however, since a "service charge" (interest) at a rate of about 12 percent annually is added to the purchase price. Moreover, if one fails to make a payment on time, the automobile may be taken ("repossessed") by the bank or other agency that loaned the money, so that both the automobile and all previous payments are lost. A student should not use this method of purchase without first obtaining sound advice.

A vehicle must be registered before it can be operated, and a license plate must be obtained; registration and license plate together cost about $25. A driver's license must be applied for; it can be obtained, at a cost of about $3, only after passing tests of driving and knowledge of traffic laws. Automobile insurance is required by law in many states. Even where it is not compulsory, however, it must be purchased for personal financial protection. An uninsured motorist who damages another automobile or other property, or who kills or injures another person or persons, is liable to be sued and to lose all his money and property. The cost of even a minimal insurance policy is high ($100 to $175); and for people under 25 years of age, who are considered poor risks by insurance companies, the cost is even higher ($200 to $400).

In addition to initial expenses, there are maintenance expenses for gasoline, oil, repairs, and replacement of parts and tires. It is not unusual to spend $200 to $300 a year for maintenance of a used automobile, excluding the expense of gasoline and oil.

The foreign-student adviser of a college or university can give advice on all matters pertaining to purchasing, owning, and operating an automobile and can help a student to avoid serious financial and personal problems.

Kinds of Financial Aid Available to Foreign Students

Before Arrival in the United States

A foreign student has a much better chance of obtaining financial aid for study in the United States before he leaves home than after he arrives at his destination. Grants of various kinds may be made from several sources to a student who applies while he is still at home: from his own government, the United States government, private agencies or organizations, and the American educational institutions themselves. Once they are in the United States, however, foreign students are limited almost entirely to aid given by their institutions—and even that may not be forthcoming unless it was guaranteed before a student left his homeland (see pages 41-42).

General information about financial aid opportunities may be found in the following publications, which may either be ordered as indicated or found for reference in United States embassies or consulates, or United States Information Service libraries:

Fellowships and Loans of the Organization of American States for Study Abroad

For Latin American students interested in graduate study and research. Published by the Organization of American States, 17th and Constitution Avenue, N.W., Washington, D.C. 20006. Free on request.

Fellowships in the Arts and Sciences

For graduate study and research. Edited by Robert Quick. Published by the American Council on Education, 1785 Massachusetts Avenue, N.W., Washington, D.C. 20036. Price: $2.25.

Handbook on International Study: For Foreign Nationals

Published by the Institute of International Education, 809 United Nations Plaza, New York, New York 10017. Price: $3.

A Selected List of Major Fellowship Opportunities

and Aids to Advanced Education for Foreign Nationals

For graduate study and research. Published by the Fellowship Office of the National Academy of Sciences, National Research Council, 2101 Constitution Avenue, N.W., Washington, D.C. 20418. Free on request.

Study Abroad, International Handbook—Fellowships, Scholarships, Educational Exchange

Published by Unesco in English, French, and Spanish. Available in Europe from 19 Avenue Kleber, Paris 16e, France; in the United States from Unesco Publications Center, 317 East 34 Street, New York, New York 10016. Price: $4.

Grants from the Student's Own Government or Private Sponsors in His Homeland

Approximately 5 percent of the foreign students in the United States receive grants from their own governments.

Because of economic and cultural needs, certain fields and levels of study may have been given priority for grants by the student's government. This policy may be to his advantage if his field is one of those designated. If he has other aims, he will probably have to seek aid elsewhere.

In a student's homeland there may also be private "sponsors" (those who are willing to accept responsibility for meeting educational expenses in full or in part). Possible sponsors may include individuals, foundations, business corporations, or religious groups, especially those which have United States affiliations. A student should explore these possibilities thoroughly before looking for aid from the United States. His best opportunities may be close to home.

Awards from the United States Government

Grants from the United States government are awarded to citizens of other countries that participate in international educational exchange agreements with the United States. Most of the

grants are awarded for study at the graduate level. In some countries there may be a few awards for undergraduates. Two types of grants are offered. There are a limited number of all-expense grants that cover travel, tuition and fees, room and board, books and supplies, and incidental expenses. The second kind of grant covers travel expenses only.

In most cases a candidate must make application for these grants while he is in his home country. It is not possible for him to apply if he is already in the United States. Open competitions are held annually. Generally, the candidate must be between the ages of 18 and 35 and must have a strong academic background and command of English of a sufficiently high quality to enable him successfully to pursue college or university study in the United States. Awards are made for one academic year. They may be extended if certain conditions are met.

To learn of his eligibility, the dates of competition, and the methods of applying for United States government aid, a student should visit or write to the nearest United States government office. It is advisable to make inquiry at least a year in advance of the intended date of study.

Awards of United States Private Organizations

Students from other countries can apply in open competition for awards from United States private agencies and foundations, industrial corporations, and professional associations. An average of 14 percent of the foreign students in the United States are assisted by such sources.

Awards from private organizations are described in the books and pamphlets listed on pages 31-32. Information may be obtained also from the Institute of International Education, whose services are explained on pages 36-37. Awards to students of particular nationalities are described on the following pages.

The African-American Institute. The African-American Institute (AAI), 866 United Nations Plaza, New York, New York 10017, is responsible for placing in United States colleges and universities African students coming to the United States under sponsored programs administered by AAI, including the African Scholarship Program of American Universities (ASPAU, see below), the African Graduate Fellowships Program (AFGRAD), and the Special African Student Program (SASP). It does not, however, offer a placement service for "self-sponsored" African students seeking admission to United States institutions.

Information can be obtained from AAI's headquarters at the above address or from the following offices:

Washington office:
1346 Connecticut Avenue, N.W., Washington, D.C. 20036
Regional offices in Africa:
P.O. Box 2995, Dar es Salaam, Tanzania
P.M.B. 2382, Lagos, Nigeria
Suboffices in Africa:
P.O. Box 2192, Accra, Ghana
P.O. Box 1631, Luska, Zambia

The African Scholarship Program of American Universities. The African Scholarship Program of American Universities (ASPAU), c/o African-American Institute, 866 United Nations Plaza, New York, New York 10017, is an independent, university-directed program designed to enable qualified African undergraduates to study for the bachelor's degree in American colleges and universities. The organization has scholarship boards in many African countries. African students wishing to apply for ASPAU scholarships should visit or write to the nearest regional office of the African-American Institute as listed above or make inquiry at the nearest United States government center.

American Friends of the Middle East. American Friends of the Middle East (AFME), 1607 New Hampshire Avenue, N.W., Washington, D.C. 20009, is a private, nonprofit agency serving the educational interests of students in the Middle East and North Africa. The agency seeks a limited number of scholarships for qualified undergraduates and graduate students who lack financial means. Graduate candidates receive the majority of awards. Information can be obtained from AFME's overseas offices:

381 Takhte Jamshid, Tehran, Iran
Al Zahawi Street, Jebel el-Weibdeh, Amman, Jordan
c/o American School of Tangier, Tangier, Morocco
2 Midan Kasr el Dobara, Apt. 40, Garden City, Cairo, Egypt
P.O. Box 2265, Beirut, Lebanon

For other countries, information may be obtained from AFME headquarters in Washington, D.C., at the above address.

An application to a United States institution through AFME must show proof of realistic goals, academic competence, English proficiency, and evidence of financial need.

The American-Korean Foundation. The American-Korean Foundation, 345 East 46 Street, New York, New York 10017, has an Educational Counseling Center in Seoul at 90-1, Choong-Jong Ro 1-Ka, Suhdaemoon-Ku. At the center, Korean students may be advised on all aspects of study in the United States, and on sources of financial aid.

The American-Scandinavian Foundation. The American-Scandinavian Foundation, 127 East 73 Street, New York, New York 10021, has cooperative relationships with foundations and societies in the five Scandinavian countries. The following agencies provide information on American study and financial aid: The Denmark-

American Foundation, Copenhagen; The Finnish-American Society, Helsinki; The Icelandic-American Society, Reykjavik; The Norway-America Association, Oslo; The Sweden-America Foundation, Stockholm. In some cases these agencies administer grants of their own. All of them recommend candidates for the awards of the American-Scandinavian Foundation.

The Graduate Fellowship and Assistantship Programme at American Universities Administered by the English-Speaking Union. The English-Speaking Union, Dartmouth House, 37 Charles Street, Berkeley Square, London W.1, England, cooperates with 19 United States institutions in the Graduate Fellowship and Assistantship Programme. The Union acts on behalf of applicants in seeking awards from the institutions; it contributes no money of its own to the program.

Candidates for awards under this program must be British subjects (from Great Britain or Northern Ireland), not more than 36 years of age, and holders of, or candidates for, an honors degree from a British university. Students from certain specified Commonwealth countries may apply for special fellowships. Qualifications vary according to each fellowship.

Details of these awards are described in a free pamphlet available from the Union's London office.

The Institute of International Education. The Institute of International Education (IIE), 809 United Nations Plaza, New York, New York 10017, is a nonprofit agency that administers many kinds of grants offered by governments, private agencies, and individuals for study at both the undergraduate and graduate levels.

To apply for financial aid through the Institute, a student must obtain an application from the selection committee in his homeland. The local committee's address can be obtained from the nearest United States government center or

IIE overseas office. Offices of the IIE are located in the following cities:

East African office
P.O. Box 5869, Nairobi, Kenya. Serves Ethiopia, Kenya, Malawi, Rhodesia, Tanzania, Uganda, and Zambia.

European office
Reid Hall, 4 rue de Chevreuse, Paris, France. At the present time services limited to French-speaking countries.

South American office
Apartado 300, Lima, Peru. Serves Argentina, Bolivia, Chile, Colombia, Ecuador, Paraguay, Peru, Uruguay, and Venezuela.

East Asian office
129 Lee Gardens, First Floor, Hysan Avenue, Causeway Bay, Hong Kong, China. Serves Burma, Cambodia, Hong Kong, Laos, Macao, Malaysia, Philippines, Singapore, Thailand, and Vietnam.

Bangkok office
National Educational Council Building, Sukhothai Road, Dusit, Bangkok, Thailand. Serves Thailand.

The Latin American Scholarship Program of American Universities. The Latin American Scholarship Program of American Universities (LASPAU), 1737 Cambridge Street, Cambridge, Massachusetts 02136, is a cooperative international education program designed to prepare full-time faculty members for Latin American schools and universities. A LASPAU scholarship provides up to four years of study leading to both a bachelor's degree (awarded after four years of higher education—not to be confused with the *bachillerato*) and a master's degree.

Countries participating in the program are: Bolivia, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Nicaragua, Panama, Paraguay, and Peru. A student should apply for a

LASPAU scholarship through his home university, except in Colombia and Peru. The main Colombian representative is: Instituto Colombiano de Especialización Téchica en el Exterior (ICETEX). The Peruvian representative is: Instituto Peruano de Fomento Educativo (IPFE).

The North American Association of Venezuela. The North American Association of Venezuela, Apartado del Este 4835, Caracas, Venezuela, is a nonprofit organization of North Americans resident in Venezuela. Its educational committee maintains a free educational guidance service for Venezuelan students and professors who are interested in admission to United States educational institutions. It serves also as a scholarship screening committee for various North American universities, foundations, and business organizations that offer aid for graduate study in the United States to outstanding Venezuelan candidates.

Aid from United States Institutions

United States institutions provide from their own resources, or administer for private agencies and individuals, several types of financial assistance. At the undergraduate level, they offer scholarships; at the graduate level, they offer scholarships, fellowships, and assistantships. Students from abroad compete openly with United States students for these awards. To be considered, a student must have high academic and personal qualifications.

Financial aid policies differ according to the level of study. At the undergraduate level, it is expected that the student and his family will assume as much financial responsibility as possible. The institution's grant is then awarded on the basis of financial need. At the graduate level financial need is a consideration, but the award rests more heavily on the student's proven abilities and potential for achievement in his field. This policy of granting aid applies equally to foreign and American students.

Undergraduate Aid. The amount of an undergraduate scholarship usually depends on the need of the student. It can thus be a full or a partial scholarship. The recipient of a partial scholarship will have to provide from other sources the balance of the amount needed to cover a year's expenses. A scholarship holder must pursue a full-time program of study; no duties are expected in return for the award, although the scholarship may in some cases be supplemented by a part-time job, such as serving meals in the campus dining hall.

Graduate Aid. A graduate scholarship award usually provides for no more than the amount of tuition and fees. As is the case for an undergraduate partial scholarship, the student receiving such an award must provide from other sources for the rest of his expenses. Graduate scholarship holders must be full-time students; no duties are expected of them.

Fellowships and assistantships are awards given only to outstanding graduate students who show promise in their fields of specialization. A fellowship usually includes the cost of tuition and fees and a cash award. As a rule, monthly payments from the fellowship range from $200 to $250. Generally, the recipient of a fellowship spends full time in study. Occasionally, work obligations are attached. Fellowships are not taxed by the United States government.

An assistantship provides a cash award and in many cases carries with it a tuition scholarship or waiver. Awards are of two kinds: teaching and research. For either type, a student must perform services related to his major field of study, such as teaching or assisting in research projects. Research assistantships vary in number from year to year within an institution, depending on the research projects being carried out at the time. Awards may range from $400 to $3,600 for an academic year; the average is approximately $2,000. Payments for which services are per-

formed are subject to United States federal income tax for any amount received in excess of $600 for the calendar year.

Since teaching and research competence must usually be proven before assistantships are granted, most institutions make such awards to foreign candidates only after the first semester or first year of study. Awards are not guaranteed, however, even after a year of residence with satisfactory grades (usually, at least a B average). A student can receive such aid only if there is a position available.

Scholarships, fellowships, and assistantships are generally awarded for one year. Renewal of awards for subsequent years is almost never automatic; it is usually competitive and depends on a student's quality of performance.

The Institute of International Education administers the foreign scholarship and fellowship programs of some United States institutions. Information may be obtained from the IIE offices listed on page 37.

It cannot be emphasized too strongly that all financial plans for at least the first year of study must be made before departure for the United States. If financial aid, from whatever source, is not available in the amount necessary to meet all expenses for the first year, the student must be assured of enough money from sources such as personal or family funds to make up the difference. A student must not count on receiving extra aid during the year in addition to any aid already promised him, nor on receiving a loan, nor on working. These matters are discussed in more detail in a following section, "After Arrival in the United States," pages 41-44.

How to Apply for Financial Aid from a United States Institution While Overseas

Procedures for applying for aid vary with institutions. Usually, a financial aid application is required in addition to the application for admis-

sion. On the aid application, the applicant is generally required to furnish accurate information about the amount and source of any funds he is able to provide and the amount he needs. The student should indicate in his first inquiry to a college or university that he wishes to apply for aid, so that the proper forms can be sent to him along with the application for admission. Since financial aid deadlines are often early, it is advisable to begin applying well in advance, usually a year before the intended date of entrance.

Application should not be made for specific scholarships or fellowships listed in an institution's bulletin. Applicants for financial aid are automatically considered for all appropriate awards.

It should be noted that replies from an institution to questions asked by an applicant, or statements or certificates of admission, cannot be taken for assurances of financial aid. No award can be assumed unless specific written notification of it is received.

After Arrival in the United States

As previously noted, financial aid opportunities are severely limited once a foreign student has arrived in the United States. It is almost impossible then to obtain aid from three of the sources discussed above: the student's own government, the United States government, and private agencies and organizations. The only remaining source is United States institutions; aid may take the form of the previously mentioned fellowships, scholarships, or assistantships, as well as emergency and long-term loans, and campus employment. None of these may be expected during the first year, however, except for a fellowship, scholarship, or assistantship that has been awarded before the student leaves home.

Fellowships, Scholarships, and Assistantships

The fact that a student does not receive a fellowship, scholarship, or assistantship for his first year of study does not necessarily mean that he cannot obtain one for his second year. He must apply for an award, however, during his first year, and there is no assurance that he will receive one. They are competitive, and are given only to the best students. A foreign student thinking of applying for such aid for his second year of study should consider that the first year is often the most difficult in which to achieve a superior record, because of the problems he may have in adjusting to new surroundings. He may, therefore, find it beyond his capacity to obtain the sort of record necessary to qualify for second-year aid. The student who comes to the United States with no financial aid at the outset must be prepared for the possibility of not receiving aid in subsequent years and plan accordingly.

Loans

Loans to foreign students may be of two types: emergency and long-term. Emergency loans can usually be granted on short notice. As the name implies, however, they are not granted except when an unexpected situation has arisen in which a student needs immediate help. Emergency loans are seldom made for more than $100 or $200, and they must be repaid within a short time.

Long-term loans, which provide for borrowing a large amount of money for repayment with interest over an extended period, are usually not made to foreign students at any time, because of repayment difficulties. Many loan programs at institutions are restricted to United States citizens. In no case should loans be thought of as a significant source of funds.

Employment

United States immigration regulations require a foreign student to carry a full-time academic

program. These same regulations generally prohibit a student from holding a job during his first year of study (except for extreme emergencies or for special authorized employment within the institution, such as the duties connected with an assistantship or a job supplementing a scholarship). After the first year, he may, in emergencies, be permitted part-time employment not to exceed 20 hours a week; he must, however, continue to carry a full-time academic program. Both the institution and the local immigration office must approve his request for permission to work; his grades must show that he can manage a part-time job without adversely affecting his studies.

Part-time employment is offered by many colleges and universities to students in financial need. Foreign students are given consideration for some such jobs, but frequently there are not enough jobs for those applying.

Except where graduate or advanced undergraduate students are employed as a department assistant, it is almost impossible for a student to obtain part-time work of a professional kind. Most campus jobs consist of manual labor, which is considered by American students to be a normal and respectable way to supplement one's income. The usual jobs are janitorial or construction work, serving meals, dishwashing, cleaning, typing and filing, or caring for children. Modest positions in the library are sometimes available. Off-campus positions are of a similar manual type in industries or businesses or in private homes where housework is needed. Wages average $1.25 to $2 an hour.

Full-time summer jobs may be sought but can never be guaranteed. Wages may be somewhat higher than for part-time work. A student may be able to save from $300 to $400 from his pay during this period, depending on his wages and how carefully he spends. Job information can be obtained from the foreign-student adviser or financial aid officer of a college or university.

Wives of students who are holders of F-2 (spouse of F-1 student) or B-2 visitor's visas are not permitted to work for pay. Those holding J-2 (spouse of J-1 exchange visitor) visas may apply for a work permit from the United States Immigration Service, but each case must be decided individually.

Employment for practical training purposes directly related to a student's academic program may be authorized for a limited period after completion of a degree.

As can be seen from the above information, under United States immigration regulations students from abroad cannot earn any substantial part of their educational expenses. In certain cases they may be able to supplement their funds.

When a student obtains a job he should seek information from the foreign-student adviser or financial aid officer of the university regarding United States government tax on wages earned.

Seeking Help in Case of Financial Emergency

Financial problems should be brought first to the foreign student adviser of the college or university. A student should not hesitate to seek his advice. If a problem is brought to the foreign-student adviser in its early stages, a solution can usually be found. Permission for employment must first come from his office. When money is needed, a student may be referred to the financial aid officer.

After a foreign student has signed a statement that he has sufficient funds to cover his expenses, he cannot expect the institution to assume financial responsibility if his funds prove inadequate. While every effort will be made by such campus officials as the foreign-student adviser and financial aid officer to help him solve his financial problems, the institution and Immigration Service may be compelled to require him to return home immediately if he has no more money and help cannot be found.

Other Considerations

The Obligation of a Private Sponsor

Private sponsors, whether they are individuals, agencies, or corporations, should always provide a student with an official, detailed statement in writing of his award or support so that financial responsibility for the student is fully and clearly established. If the sponsor is an individual, he should attest that he is willing and able to support the prospective student to the extent required, and that he is ready and willing, if necessary, to deposit a bond to guarantee that the student will not become a public charge during the period in which he is studying in the United States.

Financial Statements Required by United States Institutions

Most institutions require that a foreign student submit, with his application for admission, an itemized statement of his financial resources. The purpose of this statement is to protect the student from miscalculating his finances and having serious money problems after he arrives. More extensive information must usually be given if a student applies for financial aid from the institution.

Proof of Financial Status When Applying for a Visa

Official certificates of admission to United States colleges and universities (United States government forms I-20 or DSP-66) carry statements about financial arrangements. In presenting such documents in support of an application for a visa at a United States embassy or consulate, a student must explain the source of his funds and submit proof that he will have enough money to meet all his expenses during his stay in the United States.

Problems of Currency Restrictions and Transfer of Funds to the United States

Before making plans to study in the United States, a student should become familiar with the regulations of his own government regarding currency restrictions and the transfer of funds. Some governments restrict the amount of money that can be taken out of the country. Others may restrict funds until a letter from the admitting institution has been received confirming the student's enrollment. One should learn before leaving home what letters, if any, are needed from the host institution in order to authorize funds for transfer.

Using United States Banking Services

United States banking connections should be established before a student leaves home. To transfer money to the United States, a student should instruct his home bank to issue a foreign draft on a United States bank in a city close to the institution where he will study. If the home bank cannot draw on a bank in that particular city, a student should request a draft on a bank in a large city nearby.

A foreign student should not present a draft on a New York City bank if he is to study in another section of the country, unless it is absolutely necessary. Clearance of a draft between banks in different parts of the United States involves a delay in making funds available. Meanwhile, the student concerned may be without funds for his personal expenses.

A few American banks have branches in foreign countries. These branches can be used if the American bank is in the vicinity of one's chosen institution. If not, all United States banks have what are called "correspondents," foreign banks with which they have established financial connections. In whatever country a student lives,

there is usually a local bank that has correspondent relations with a United States bank in the area in which he will study. A transfer of money from one correspondent bank to another requires only obtaining a draft from the home bank and presenting it, with personal identification, to the local United States bank. The United States bank then gives immediate credit in United States dollars.

A traveler's letter of credit or traveler's checks can also be used for a transfer of funds. Either of these can be bought overseas and presented to a local United States bank as cash to open a banking account.

While he is in the United States, a student should keep most of his money safely deposited in a bank, except for the amount needed for daily expenses. He should not leave money in his living quarters. Business transactions should be made by check if they are for any substantial amounts.

Major Characteristics of Financial Transactions in the United States

Four major characteristics of financial transactions should be emphasized for students from abroad.

The first is that the price for merchandise set by the seller is the price he expects to receive. The visitor from a foreign country where bargaining is the customary means of establishing a price must learn that in the United States this practice does not exist.

There is an infinite array of appealing merchandise in stores in the United States. There are enormous temptations to buy, especially in big cities. Even the American consumer must learn to evaluate goods and curb impulsive spending. Foreign students find that great restraint is needed, particularly at the outset of their visit, until American friends can give them wise coun-

sel on the most reliable stores and merchandise.

A second characteristic of financial transactions is the policy of easy credit. Almost anything can be bought "on time," meaning that it can be paid for in installments. The charges on time payments greatly increase the original cost of merchandise. Easy credit presupposes a strong sense of responsibility for payment of debts. If payments are not made at the proper times, legal steps are taken almost immediately to recover the merchandise.

Because so much buying in the United States is done "on time," commercial loan companies are numerous. Their rates are high; some are exorbitant. A commercial loan should be the last resort for the solution of a foreign student's financial problems.

A third characteristic relates to contractual agreements. The person who signs his name to a written contract, or says "yes" to a verbal agreement, is held to his commitment. A foreign student should read fully any agreement he signs to be sure he is able to abide by its terms. Students should thoroughly understand verbal agreements before they commit themselves.

Finally, responsibility for all leased or rented property has to be especially stressed for students who are living for the first time in quarters not owned by their families. A lessee or renter must pay for all damages to premises or furnishings, or for anything of the owner's that he destroys. A lease, which is a legal agreement, should not be signed until it has been carefully read and understood.

Avoiding Financial Problems

Serious problems can be avoided by a foreign student by preparing a realistic budget and adhering to it. When a budget has been prepared, a student will be able to see whether his resources are sufficient. If they are not, he can try to find

additional funds before he leaves home. A budget whose total amount is fully guaranteed before a student leaves for the United States will free him for study without the burden of financial worries.

By keeping records faithfully from month to month, a student can tell whether or not expenditures are exceeding original estimates. If they are, the help of the foreign-student adviser at the college or university should be sought in making adjustments that will balance income and expenses.

Money Needed during the First Few Weeks in the United States

As indicated in previous sections, a considerable amount of money is needed on arrival in the United States for such expenses as the first month's rent for living accommodations, meals for the first few weeks, and tuition and fees for the first semester or quarter. In general, a minimum of $300 to $400, in addition to the amount of tuition and fees, is required. Students holding assistantships should be aware that they will not be paid for their services until the end of the first working month.

Protecting Personal Funds en Route to the United States

No student should carry large amounts of cash on his person. He should purchase "traveler's checks" at his local bank or money exchange center. These may be cashed for American currency anywhere in the United States. Properly endorsed, they can be used in all types of financial transactions. If lost, they will be replaced at no charge by a branch of the issuing agency upon presentation of the receipt of purchase, provided the loss is reported immediately.

Advice of Foreign Students Now in the United States

In the course of preparing this booklet, a survey was made of foreign students in the United States who had financial problems during their stay. They were asked what advice they would give to other students who might be planning to come to the United States to study. All their suggestions have been stressed in one way or another throughout these pages. The 10 comments made most frequently by foreign students constitute a final summary of this booklet.

(1) A student should obtain an accurate estimate of expenses from his host institution. If ranges of costs are given, the high figure should be used for planning purposes.

(2) Ten percent should be added to the estimated amount for unexpected expenses.

(3) If a student is receiving a fellowship or assistantship, he should not translate the dollar amount into his own currency and imagine that he will be well off. The cost of living is high in the United States.

(4) It is most important to have health insurance and, if possible, a source of emergency funds in the United States.

(5) A student should not come to the United States until he is certain that his first year's expenses are fully covered.

(6) A student should have money transferred from home at regular intervals.

(7) Enough money should be transferred on arrival to cover the first few months. Students should remember that they are likely to spend more during this period than later.

(8) A student should keep to his budget.

(9) A student should think twice before buying merchandise.

(10) A student should seek help from the foreign-student adviser of his college or university as soon as he begins to have financial difficulties.

Sample Budget Form for First Year

Application fees and admissions tests	$_____
Travel to and from the United States	_____
Source of funds: _____	
Tuition and fees:	
Academic year	_____
Summer session	_____
Source of funds: _____	
Housing and food:	
Academic year	_____
Holidays in academic year	_____
Summer vacation	_____
Source of funds: _____	
Health and accident insurance	_____
Source of funds: _____	
Clothing	_____
Incidental expenses	_____
Dependents	_____
Extra graduate expenses	_____
Source of funds: _____	
Orientation and English-language programs	_____
Source of funds: _____	
Entertainment	_____
Sightseeing	_____
Subtotal	_____
Contingencies (10 percent of subtotal)	_____
Total	_____